

TRISUMMIT BANK

	CPP Disbursement Date 04/03/2009	Cert 58467	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$244	\$272	11.3%		
Loans	\$103	\$135	31.2%		
Construction & development	\$24	\$21	-15.0%		
Closed-end 1-4 family residential	\$30	\$36	22.8%		
Home equity	\$7	\$7	-5.9%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	3.1%		
Commercial & Industrial	\$12	\$16	31.3%		
Commercial real estate	\$24	\$40	68.0%		
Unused commitments	\$35	\$27	-23.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$72	\$84	16.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$41	\$30	-26.1%		
Cash & balances due	\$6	\$5	-24.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$217	\$244	12.4%		
Deposits	\$189	\$210	11.3%		
Total other borrowings	\$28	\$34	22.6%		
FHLB advances	\$23	\$28	23.2%		
Equity					
Equity capital at quarter end	\$27	\$28	2.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	10.9%	10.0%	--		
Tier 1 risk based capital ratio	18.1%	17.6%	--		
Total risk based capital ratio	19.0%	18.9%	--		
Return on equity ¹	-4.4%	-3.5%	--		
Return on assets ¹	-0.5%	-0.4%	--		
Net interest margin ¹	2.4%	2.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	0.0%	63.2%	--		
Loss provision to net charge-offs (qtr)	5100.0%	64500.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	12.4%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	2.4%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.0%	2.5%	0.0%	0.0%	--